

HOUSING

—NEWS NETWORK—

VOLUME 35, NUMBER 1

Sun Sentinel

EDITORIAL:

DeSantis' budget priorities address the right priorities for Floridians

February 8, 2019

Nothing reveals a governor's priorities more than his budget. Gov. Ron DeSantis' first budget — a

Coast waterways. Another \$4.2 million would go to red tide research. Last summer's outbreak in the Gulf was historic and

asked the board to delay the vote, which came two days after the election. Between resignations after DeSantis' demand and

background in environmentalism or conservation. Indeed, DeSantis' budget seeks to repair the damage to Florida from eight years

Florida Today

EDITORIAL:

More Floridians can't afford rent; Gov. Ron DeSantis seems to get it

February 21, 2019

Adonius Glover was working full time as a restaurant cook in Brevard County when he found himself living out of his car for a week in 2017 with his two children — now ages 10 and 8

Glover, 33, is not the stereotypical face of homelessness. He didn't end up in the streets because of substance abuse

climbed 35 percent from 2005 to 2015, according to the Shimberg Center

documentary stamp taxes levied on real estate transactions.

Lawmakers since the early 2000s have raided that pot of money to plug budget holes and pay for other priorities. That's \$2.2 billion used for unrelated purposes statewide — \$19.5 million of that was supposed to go to Brevard since 2013 to increase affordable housing.

Even if lawmakers this year agree with DeSantis' proposal to

Can Florida Produce Affordable/Workforce Homes Through Regulatory Reform Alone?

Affordable Housing: Unlocking Florida's Economic Potential

Disaster Recovery in Florida: It's Time for Systemic Change

Community Land Trust Update: What's Ahead in 2019

The Impact of Training and Technical Assistance For Florida's Continuums of Care



Sadowski Coalition Calls on Florida Legislature to Use All State & Local Housing Trust Fund Monies for Housing

Florida "Home Matters Report 2019" Data Supports Full Appropriation of Housing Trust Funds for Housing

Tallahassee, Fla. — The Sadowski Coalition — made up of 32 diverse statewide organizations, including industry and business groups; advocates for the elderly, veterans, homeless and special needs; and

Ft. Myers News Press

Now it's time to focus on solutions for affordable housing

Nov. 29, 2018 | By: Matthew Rieger

The mid-terms are over and our newly elected leaders in Tallahassee and Washington D.C. are ready to get to work. It's time for them to concentrate on an issue that is of the utmost importance for our society: affordable housing.

Since the 2016 general election, our nation's festering affordable housing crisis has been overshadowed by issues such as healthcare, gun violence, immigration, election integrity

kept pace with housing costs. Over a third of Florida households pay more than 30 percent of their income on housing — while a fifth of Floridians, over 780,000 households, pay more than 50 percent of their incomes on rent.

When nearly half of residents are spending close to half of their pay on housing, they're not able to pay for other goods and services including vital needs like healthcare and education; they

erty or economic distress, and creates safe environments where children can thrive — all positive for our country as a whole.

Affordable housing, already in short supply, is about to become more scarce. The National Low Income Housing Coalition estimates that nearly 500,000 affordable apartments across the country will hit the 30-year expiration date between 2020 and 2029 — including about 1,666 units in the state of Florida alone, according to the Florida

demand). With legislation by Housing Trust many millions committed for developments

So how can our leaders take steps to address affordable housing? Mandates on development inclusion of affordable market-rate projects, in my opinion, only result in

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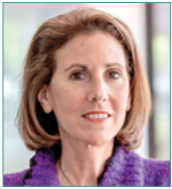
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THE FLORIDA HOUSING COALITION is a nonprofit, statewide membership organization whose mission is to bring together housing advocates and resources so that all Floridians have a quality affordable home and suitable living environment. The Housing News Network is published by the Florida Housing Coalition as a service to its members, housing professionals and others interested in affordable housing issues. **Jaimie Ross**, Editor, **Ben Toro-Spears**, Associate Editor, and **Lynne Takacs**, Graphic Design • Email: info@flhousing.org, Website: www.flhousing.org.

Message from the CEO



JAIME ROSS

Governor DeSantis has earned the mantle of housing champion. Not since the passage of the William E. Sadowski Affordable Housing Act have we had a Governor who has taken action so critically needed for affordable housing in Florida. That's a bold statement. But it is deserved. On February 1st, Governor DeSantis published his budget which proposes using all the Sadowski State and Local Housing Trust fund monies solely for Florida's housing programs; his budget doesn't sweep a single penny for other purposes.

What is the significance of this? The Governor's budget is a statement of his administration's priorities; it is his message to the House and Senate detailing how the state should allocate revenue. And when the House and Senate share party affiliation with the Governor that message is that much more persuasive.

Governor DeSantis has distinguished himself as the first Governor in recent memory to get it: he gets that using the Sadowski Trust funds for housing is the right thing to do. It's right for Florida's lower paid workforce, first responders, service workers, and most vulnerable residents such as the elderly and persons with disabilities living on fixed incomes. It's the right thing to do to end homelessness. It's the right thing to do for our business community and for our economy. Governor DeSantis has earned our gratitude. The Florida Housing Coalition looks forward to presenting the Governor with the Housing Champion Award in recognition of his singular leadership in support of affordable housing.

The good news doesn't stop there. Senate Appropriations Chair Rob Bradley stated that "President Galvano and I agree with the Governor's position on affordable housing.... We are pleased that the Governor proposes no sweeps" (reported by Florida Politics' Danny McAuliffe February 1). Senate support for full funding does not come as a surprise. The Florida Senate has been supportive of full funding for the past several years. President Galvano received an award from the Florida Housing Coalition many years ago when he was serving in the House of Representatives and stood firmly in support of the Sadowski trust funds.

2019 is the time for House Leadership to follow the Governor's lead. Stop the sweeps entirely. There is no rational reason to take housing trust fund monies for other purposes. And that includes hurricane recovery. The federal government appropriates the billions of dollars needed for hurricane relief. The Sadowski state and local housing trust funds are a dedicated revenue source to address Florida's housing crisis, irrespective of natural disasters. Florida has the best housing programs in the nation, but they can only do their job if the funding is not swept.

On behalf of the Florida Housing Coalition, we heartily thank Governor DeSantis, Senate President Galvano, the entire Sadowski Coalition, and all housing professionals and advocates in Florida working hard to ensure that all Floridians have affordable homes in a safe living environment. **HNN**


Ron DeSantis
GOVERNOR

Bill Galvano
SENATE PRESIDENT

Rob Bradley
SENATE APPROPRIATIONS CHAIR

Governor DeSantis has earned the mantle of housing champion. Not since the passage of the William E. Sadowski Affordable Housing Act have we had a Governor who has taken action so critically needed for affordable housing in Florida. That's a bold statement. But it is deserved.

Sadowski Coalition Calls on Florida Legislature to Use All State & Local Housing Trust Fund Monies for Housing

Press Conference | February 26, 2019

The Sadowski Coalition – made up of 32 diverse statewide organizations, including industry and business groups; advocates for the elderly, veterans, homeless and special needs; and faithbased organizations – gathered at a press conference on Feb. 26 to call on the Florida Legislature to use all state and local housing trust fund monies for housing in Fiscal Year 2019-20.

In addition to calling on the Florida Legislature to use all state and local housing trust fund monies for housing, the Florida

Housing Coalition, a Florida statewide nonprofit provider of training and technical assistance, released its Florida “Home Matters Report 2019.” The data contained in the report overwhelmingly supports the full appropriation of housing trust funds for housing. The national “Home Matters” initiative is an effort to educate the public and policymakers about the connection between housing, health, education and the economy. The Florida “Home Matters Report 2019” is available on the Florida Housing Coalition’s website. [HNN](#)



“The Sadowski Coalition asks the Florida Legislature to consider this amazing opportunity they have to create jobs and a massive economic benefit, while helping their constituents avoid homelessness, find affordable rentals or realize the dream of homeownership,” said Ross. “Appropriation of the projected \$352 million in dedicated revenue this year will create more than 30,000 jobs and produce a positive economic benefit of more than \$4 billion in our state. We can make enormous strides in avoiding homelessness and ensuring Florida’s workforce and most vulnerable residents are able to live in safe and secure homes, but only if we use the money in these trust funds as it was intended.”



"The economic impact of the housing trust funds is well documented," said **Andy Gonzalez, public policy representative for the Florida Realtors**. "In 2016, we commissioned Florida State University to conduct a 10-year economic impact analysis of the SHIP and SAIL programs. The study found that for every dollar Florida's Legislature appropriated over those 10 years, \$9.50 in economic activity was generated for the state. The Legislature has a great opportunity to increase this economic impact by

appropriating all of Florida's housing trust funds for housing. We ask the Legislature to consider the positive economic impact of the SHIP and SAIL programs, and the transformative effect they have on the lives of Floridians and their families."



"Habitat for Humanity builds more homes in Florida than any other state in the country," said **Barbara Beck, president & CEO of Habitat for Humanity of Florida**, which is a member of the Sadowski Coalition. "We serve close to 2,000 families annually in Florida. A cornerstone for our success in Florida is the SHIP program. But our success falters when housing trust funds have been swept either wholly or in part. Those sweeps have very real consequences for Florida families, because when SHIP monies are swept, Habitat serves fewer families."

"Florida has surpassed the 20-million population mark, and we are continuing to grow each and every year," said **Michael Bourré, first vice president of the FHBA**, which is a member of the Sadowski Coalition. "Our ever-growing population will need housing. Even more, our essential workers, like teachers, nurses and firefighters, are in great need of affordable housing and rentals. Using the money generated by the Sadowski Act creates jobs in the construction industry and boosts Florida's employment and economy."



"After meeting with more than 10,000 individuals throughout Florida, as a part of the Florida Chamber Foundation's Florida 2030, we found that affordable housing was the one issue that was raised by respondents in every community the Florida Chamber Foundation surveyed," said **Chris Emmanuel, director of infrastructure & governance policy for the Florida Chamber**, which is a member of the Sadowski Coalition. "The Florida Chamber will continue to support the use of the Housing Trust Fund for the purpose of attainable

housing and will continue to work with the Florida Legislature to create more attainable housing options which will in turn create jobs and promote economic prosperity for all."



"There is no question that Floridians are in need of the housing assistance that is provided by these programs," said **Trey Price, executive director of the Florida Housing Finance Corporation**, which is a member of the Sadowski Coalition. "That is why the Florida Housing Finance Corporation submits an agency request to the Governor each year for the full amount of funds that have been statutorily collected for the Sadowski state and local housing trusts. The great news in 2019, is that our agency's request was honored by Governor DeSantis. We are extremely grateful to Governor DeSantis for his leadership on housing. We look forward to working with the House and Senate toward the restoration of the proper use of the Sadowski Trust Funds."

MANY Voices, ONE Message to the Legislature:

Appropriate all the Housing Trust Funds for Housing

What is the Sadowski Coalition and who are the Sadowski Coalition Affiliates?

- The Sadowski Coalition, a collaboration of diverse statewide organizations that urge the legislature to use all the housing trust funds for Florida's housing programs.
- The Sadowski Act passed in 1992, increasing the doc stamp tax paid on all real estate transaction and placing these monies in a dedicated state and local housing trust fund.
- Today the Sadowski Coalition is comprised of more than 30 diverse statewide organizations representing millions of Floridians.
- The Sadowski Affiliates are local and regional organizations in Florida that support the Sadowski Coalition's mission to ensure that all the state and local housing trust funds are used solely for housing.



How are florida's housing programs funded?

- 70% of monies go to the Local Government Housing Trust Fund for the State Housing Initiatives Partnership (SHIP) program which funds housing programs in all 67 counties and larger cities.
- 30% of monies go to the State Housing Trust Fund for Florida Housing Finance Corporation programs such as the State Apartment Incentive Loan (SAIL) program.

What do these programs do? Who do they serve?

- SHIP funds can be used for repair of existing housing stock to allow seniors to age in place or to provide retrofitting for persons with special needs;
- SHIP funds can be used to provide first time homeownership with down payment and closing cost assistance, as well as preservation of existing housing;
- SAIL funds can be used to rehabilitate existing apartments in dire need of repair or to build new units where needed; apartments that house Florida's most vulnerable populations, such as the frail elderly and persons with disabilities;
- SAIL and SHIP programs span from homelessness to the moderate income essential workforce;
- The beauty of both SHIP and SAIL is that they are flexible and can meet changing needs and priorities within the same program framework.

What is the need for these programs?

- More than 911,000 very low-income households in Florida pay more than 50% of their income on housing – they are one missed paycheck away from homelessness;
- Florida has the third largest homeless population in the nation.

What is the economic impact of Florida's housing programs?

- SHIP and SAIL are highly leveraged, with private sector loans and equity providing \$4 to \$6 for every one dollar of state funding—thus greatly increasing economic impact.
- The appropriation of the estimated \$352* million in the state and local housing trust funds in Fiscal Year 2019-20 into Florida's housing programs will create **over 30,000 jobs and more than \$4 BILLION in positive economic impact in Florida.***

What is our priority for the 2019 Session?

Together the Sadowski Coalition and the Sadowski Affiliates bring a cohesive message and urge the Florida Legislature to use all of Florida's housing trust fund monies for Florida's housing programs.

**\$352 million based upon documentary stamp projection from December 2018 Revenue Estimating Conference for FY 19-20 and the Governor's proposed budget.*

For more information, please visit: www.SadowskiCoalition.com

Membership in the Sadowski Affiliates is free thanks to support from JPMorgan Chase & Co.

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SADOWSKI HOUSING COALITION MEMBERS

BUSINESS/ INDUSTRY GROUPS

- Associated Industries of Florida
- Coalition of Affordable Housing Providers
- Florida Apartment Assoc.
- Florida Bankers Association
- Florida Chamber of Commerce

ADVOCATES FOR THE ELDERLY/ VETS/ HOMELESS/ SPECIAL NEEDS

- AARP of Florida
- Florida Association of Housing and Redevelopment Officials
- Florida Coalition for the Homeless
- Florida Housing Coalition
- Florida Legal Services

GOVERNMENT/ PLANNING ORGANIZATIONS

- American Planning Assoc., Fla. Ch.
- Florida Association of Counties
- Florida Association of Local Housing Finance Authorities
- Florida Housing Finance Corporation
- Florida League of Cities
- Florida Redevelopment Assoc.
- Florida Regional Councils Assoc.

BUSINESS/ INDUSTRY GROUPS

- Florida Green Building Coalition
- Florida Home Builders Association
- Florida Manufactured Housing Association
- Florida Mortgage Bankers Association
- Florida Realtors
- Florida Retail Federation

ADVOCATES FOR THE ELDERLY/ VETS/ HOMELESS/ SPECIAL NEEDS

- Florida Supportive Housing Coalition
- Florida Veterans Foundation
- LeadingAge Florida
- The Arc of Florida
- United Way of Florida

FAITH BASED ORGANIZATIONS

- Florida Conference of Catholic Bishops
- Florida Impact
- Habitat for Humanity of Florida
- Volunteers of America of Florida



Comprised of thousands of individuals, local, or regional organizations, Sadowski Affiliates are comprised of the local organizational members of the Sadowski Coalition members, such as local Realtors, United Way offices, and Habitat Affiliates, as well as hundreds of individuals throughout Florida who are not affiliated with any organization. They are Many Voices having One Message: Use all of the State and Local Housing Trust Funds for Housing.



PROJECTED DISTRIBUTION ESTIMATES: FY2019/20 SHIP

LOCAL GOVERNMENT	COUNTY TOTAL	COUNTY SHARE/ CITY SHARE	LOCAL GOVERNMENT	COUNTY TOTAL	COUNTY SHARE/ CITY SHARE	LOCAL GOVERNMENT	COUNTY TOTAL	COUNTY SHARE/ CITY SHARE
ALACHUA	3,162,211	1,586,165	GILCHRIST	350,000	350,000	PALM BEACH	17,216,393	13,017,314
Gainesville		1,576,046	GLADES	350,000	350,000	Boca Raton		1,122,509
BAKER	357,226	357,226	GULF	350,000	350,000	Boynton Beach		921,077
BAY	2,176,471	1,729,642	HAMILTON	350,000	350,000	Delray Beach		798,841
Panama City		446,829	HARDEE	357,226	357,226	West Palm Beach		1,356,652
BRADFORD	364,452	364,452	HENDRY	480,417	480,417	PASCO	6,191,972	6,191,972
BREVARD	7,018,251	3,874,075	HERNANDO	2,241,715	2,241,715	PINELLAS	11,657,074	6,068,672
Cocoa		231,602	HIGHLANDS	1,241,453	1,241,453	Clearwater		1,388,358
Melbourne		986,766	HILLSBOROUGH	16,919,219	12,373,025	Largo		1,003,674
Palm Bay		1,355,224	Tampa		4,546,194	St. Petersburg		3,196,370
Titusville		570,584	HOLMES	350,000	350,000	POLK	8,098,208	6,312,553
BROWARD	22,790,234	4,090,847	INDIAN RIVER	1,828,575	1,828,575	Lakeland		1,270,609
Coconut Creek		699,660	JACKSON	603,608	603,608	Winter Haven		515,046
Coral Springs		1,545,178	JEFFERSON	350,000	350,000	PUTNAM	871,809	871,809
Davie		1,239,789	LAFAYETTE	350,000	350,000	ST. JOHNS	2,879,559	2,879,559
Deerfield Beach		943,516	LAKE	4,133,500	4,133,500	ST. LUCIE	3,633,369	880,002
Fort Lauderdale		2,194,700	LEE	8,591,114	5,437,316	Fort Pierce		520,662
Hollywood		1,789,033	Cape Coral		2,168,397	Port St. Lucie		2,232,705
Lauderhill		861,471	Fort Myers		985,401	SANTA ROSA	2,104,002	2,104,002
Margate		699,660	LEON	3,510,107	1,200,106	SARASOTA	5,010,500	4,340,596
Miramar		1,645,455	Tallahassee		2,310,001	Sarasota		669,904
Pembroke Pines		1,985,029	LEVY	502,165	502,165	SEMINOLE	5,568,579	5,568,579
Plantation		1,075,699	LIBERTY	350,000	350,000	SUMTER	1,509,653	1,509,653
Pompano Beach		1,326,392	MADISON	350,000	350,000	SUWANNEE	545,661	545,661
Sunrise		1,112,163	MANATEE	4,532,117	3,858,644	TAYLOR	350,000	350,000
Tamarac		777,147	Bradenton		673,473	UNION	350,000	350,000
Weston		804,495	MARION	4,256,691	3,534,331	VOLUSIA	6,380,406	4,490,529
CALHOUN	350,000	350,000	Ocala		722,360	Daytona Beach		796,275
CHARLOTTE	2,140,201	1,905,849	MARTIN	1,872,071	1,872,071	Deltona		1,093,602
Punta Gorda		234,352	MIAMI-DADE	21,218,124	13,658,106	WAKULLA	393,426	393,426
CITRUS	1,763,332	1,763,332	Hialeah		1,824,759	WALTON	806,565	806,565
CLAY	2,553,411	2,553,411	Miami		3,674,979	WASHINGTON	350,000	350,000
COLLIER	4,416,152	4,171,497	Miami Beach		706,564	TOTAL	240,812,675	240,812,675
Naples		244,655	Miami Gardens		867,821	Disaster Relief Holdback		5,000,000
COLUMBIA	835,539	835,539	North Miami		485,895	Compliance Monitoring		617,325
DE SOTO	436,921	436,921	MONROE	879,035	879,035	Catalyst		500,000
DIXIE	350,000	350,000	NASSAU	1,002,296	1,002,296	TOTAL ESTIMATED APPROPRIATION		246,930,000
DUVAL	11,446,821	11,446,821	OKALOOSA	2,386,654	2,135,817			
ESCAMBIA	3,836,325	3,176,477	Fort Walton Beach		250,837			
Pensacola		659,848	OKEECHOBEE	502,165	502,165			
FLAGLER	1,306,696	278,718	ORANGE	16,223,427	12,797,039			
Palm Coast		1,027,978	Orlando		3,426,388			
FRANKLIN	350,000	350,000	OSCEOLA	4,234,943	3,365,509			
GADSDEN	574,634	574,634	Kissimmee		869,434			

Projected SHIP based on 2019/2020
Governor's Recommended Budget /
Dec 2018 REC
(Less: \$5 million Disaster Relief holdback,
Monitoring, & Catalyst funding)

Can Florida Produce Affordable/Workforce Homes Through Regulatory Reform Alone?

By: Jaimie Ross



Regulatory reform plays a valuable role in reducing the cost of housing; but can affordable/workforce homes be created through regulatory reform?

In short, no. Here's why.

Housing prices and rents are set at the highest price that the market will bear. Neither a home builder nor a homeowner sets the asking price based on what the home cost to build, but rather on the highest price a willing buyer will pay. Rent is set the same way.

Regulatory reform in the form of local government expedited permitting, modification or waiver of impact fees, reduction in parking requirements, increase in density, and the like, can make it less costly for a home or an apartment to be built. But will those savings be passed along to the buyer or renter, making the house or apartment more affordable?

That depends. In scenario A the answer is yes. In scenario B the answer is maybe. In scenario C the answer is no.

Scenario A. The developer is a mission based nonprofit in the business of providing affordable home ownership or rentals to households who would otherwise be priced out of the market. There are hundreds of mission based nonprofit housing organizations in Florida, such as Habitat for Humanity and Community Land Trusts. The savings from regulatory reform may very well pass to the income eligible buyer or renter, perhaps serving lower income families or more families than could otherwise be served without the cost savings from regulatory reform. But those savings alone will not produce an affordable home. Financial subsidy will be needed to make a market rate home into an affordable home.

Scenario B. The developer is a for profit affordable housing developer, providing rental housing using federal tax credits. Using 9% Low Income Housing Tax Credits is far and away the highest producer of affordable workforce housing in the Florida and throughout the nation. If the house or the apartment is "affordable", meaning the house price or rent to be charged is regulated by the federal government pursuant to a land use

restriction agreement or the terms of federal, state, or local funding, the cost reductions realized by the developer can make it much easier for the developer to produce the affordable unit, and indeed, may make the difference between the affordable unit being produced or not being produced at all. But the savings from regulatory reform will not make the apartment more affordable. The rent is set by HUD; additional savings to the developer are unlikely to affect the rent that is charged.

Scenario C. The developer is a for profit business, providing home ownership and rental housing. In this case, the savings is more than likely going to increase the developer's profit. It is possible that a for-profit builder would have an "affordable" line, given the ability to develop smaller homes on smaller lots, for example. But without the requirement to sell those homes at an affordable price and without a land use restriction agreement or a land-lease provision requiring long term affordability, those modest homes will follow the laws of economics and sell for whatever the market will bear. If located within a desirable area, such as near downtown or in community rich in amenities and transit, the market price will be high. If located within an undesirable area, the price will remain low, irrespective of regulatory reform.

Summary

Regulatory reform is most helpful to mission-based nonprofits, typically trying to cobble together a variety of subsidies to produce an affordable unit. It can also help for profit tax credit developers, but the government must ensure that additional public benefit is provided in exchange for the regulatory reform, such as perpetual or longer term affordability. Removing zoning laws that were enacted for exclusionary purposes, such as single family only zones is good public policy. But under no circumstances will regulatory reform by itself result in the production of the affordable/workforce housing that Florida so desperately needs. The difference between market rate housing and affordable housing is financial subsidy. In Florida, it is the Sadowski state and local housing trust funds that are key to producing affordable/workforce housing. **HNN**

SAVE THE DATE FOR THE 32ND ANNUAL CONFERENCE



AFFORDABLE HOUSING CONFERENCE HOME MATTERS IN FLORIDA



AUGUST 26-28, 2019
ROSEN CENTRE HOTEL | ORLANDO



Learn More: Contact Johnitta Wells at wells@FLhousing.org or call: (850) 878-4219.

Affordable Housing: Unlocking Florida's Economic Potential

By: Sadaf Knight



Housing affordability drives individual economic security and mobility and creates the foundation for a robust and vibrant economy. Investing in affordable housing development has ripple effects throughout the economy, creating good-paying jobs, increasing the financial well-being of households, and generating revenue for the state. The Sadowski Affordable Housing Trust Fund is the state's best vehicle for making long-term investments in affordable housing development. However, over the past 15 years, funding slated for the trust fund has instead been diverted toward other purposes, effectively forgoing tens of thousands of much-needed affordable housing units.

Florida is Facing a Housing Affordability Crisis

Over the past few decades, Florida's shortage of affordable housing has increased, resulting in the highest share of cost-burdened renters (those paying more than 30 percent of their income on housing costs) of any state (54.1 percent).¹ Housing is the largest monthly expense for most households, followed by other recurring expenses such as transportation, clothing, groceries, and health care. The more a household's income is consumed by housing, the fewer resources are available for savings or spending on other goods and services in their communities.

While job growth has increased in Florida since the Great Recession, many households have yet to benefit from the resulting economic gains. Household incomes in 2015 were \$5,630 less than they were in 2007 (adjusted to 2016 dollars). In 2016, 1 in 5 Floridians were paid at or below \$10 per hour, the highest share of low-wage workers in 11 years. Between 2005 and 2016, 44.5 percent of all new employment — almost half of all jobs created — paid low wages.²

With low-wage job growth, more Floridians are struggling to make ends meet. United Way's ALICE report finds that the Household Survival Budget — the bare minimum needed for a family of four to meet their basic needs — was \$55,164 in 2016.³ That is far above achievable earnings in a low-wage job.

The average wage of renters in Florida is \$16.10 per hour, but the wage needed to afford a 2-bedroom rental is \$27.58 (See Figure 1). Floridians earning the state's minimum wage (\$8.25 per hour) would have to work 84 hours each week just to afford a 1-bedroom rental at fair market rent.⁴

FIGURE ONE

Low Wages Keep Housing Affordability Out of Reach

Hourly wage required to afford a 2-bedroom rental, compared to minimum and average wages

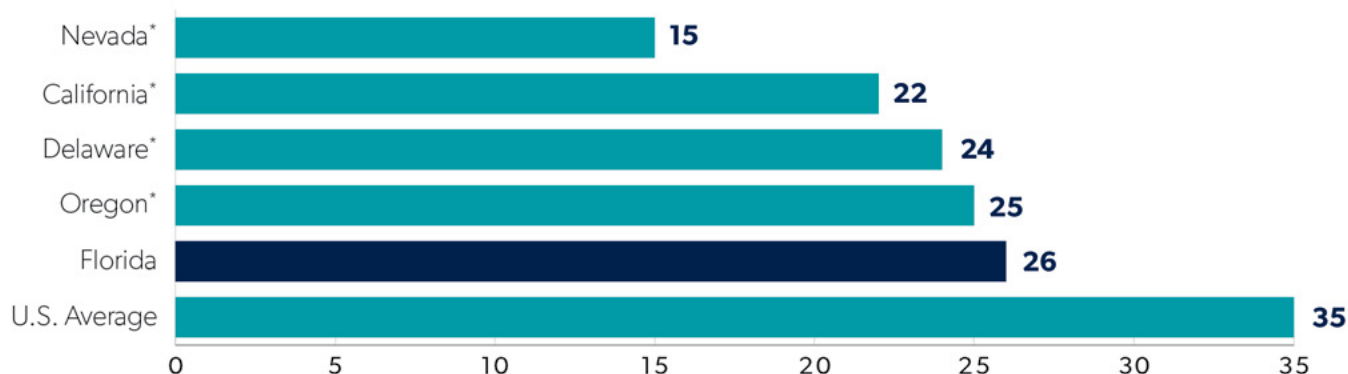


Source: National Low Income Housing Coalition. Out of Reach 2018: Florida.

FIGURE TWO

Florida Has One of the Most Severe Affordable Housing Shortages in the Nation

Number of affordable and available units per 100 extremely low-income households



*States with supermajority requirements similar to Amendment 5

Source: FPI Analysis of National Low Income Housing Coalition Data

Unfortunately, Florida's affordable housing stock has decreased over time. Between 2000 and 2015, Florida's total rental housing stock grew by 859,202 units, but only 133,527, or 15.5 percent, were affordable to low-income renters.⁵ Florida ranks 44th in the nation for its availability of affordable housing, with only 26 units of affordable and available housing units for every 100 extremely low-income households (See Figure 2 below).⁶

Households of color tend to face greater challenges with housing affordability. Nationally, African-American and Hispanic households have higher housing cost burdens (45 percent and 43 percent, respectively). Between 2001 and 2016, the rate of housing cost-burden increased faster for households of color, compared to white households.⁷

The lack of affordable housing especially impacts families without stable housing. In Florida, 32,533 individuals are homeless, while 32,304 families with children are homeless.⁸ Families displaced by natural disasters such as hurricanes also face the threat of homelessness. Following Hurricane Michael in the fall of 2018, an estimated 10,000 to 20,000 people in the Florida Panhandle were left homeless, struggling to find even short-term housing.⁹

Affordable Housing is Key for Individual Prosperity and Economic Growth

Affordable housing generates economic growth that is broadly shared throughout the economy. Investing in affordable housing yields great returns for the state through job creation, revenue generation, and increased individual and family financial stability.

The fiscal benefits of affordable housing preservation and development outweigh the costs to states, according to the National Association of Home Builders (NAHB). A NAHB analysis finds that taxes and revenues generated by housing development far exceed the state's infrastructure and service costs to support that development.¹⁰

For families, access to affordable housing can lead to greater economic mobility and increased overall well-being. They can avoid the trade-offs that come with deciding between the high cost of housing and other household priorities. In one report, families living in affordable housing saved about \$500 per month.¹¹ Research has shown that these families are able to spend five times more on health care, three times more on food, and twice as much on retirement savings.¹²

Promoting access to affordable housing is the most cost-effective way to reduce childhood poverty. Parents with affordable housing can invest more in activities and materials to enhance their children's education and development. They can more easily participate in activities such as parent-teacher conferences and are better able to save for college tuition. Children growing up with housing instability or homelessness, on the other hand, are more likely to have lower academic performance, more learning disabilities and behavioral problems, and are less likely to graduate high school. As adults, they are more likely to be in lower-paying, lower-skill jobs.¹³

The availability of workforce housing also has real implications for business productivity and profits. In a 2017 Miami Herald

CEO roundtable, several south Florida CEOs noted the adverse effect of the lack of affordable housing on their businesses, including the inability to attract talent, increased commuting distances for employees, and weakened local spending by financially constrained families.¹⁴

What Can State Policy Makers Do?

Despite the positive impacts of and evident need for increased affordable housing, Florida's lawmakers have consistently underfunded the housing programs funded by the Sadowski Act, such as SHIP and SAIL, by sweeping a large percentage of funding for the past 15 years. The Sadowski Housing Trust Funds were established by the Legislature in 1992 and are supported by the collections from the state documentary stamp tax on deeds. These funds are directed into two trust funds that make up the Sadowski trust fund: the Local Housing Trust Fund, which primarily funds the production and preservation of affordable home ownership, and the State Housing Trust Fund, which provides funding for the production and preservation of affordable multifamily rental housing.¹⁵

Investing in the Sadowski trust fund provides great benefits for the state. Between 2006 and 2016, every dollar appropriated by the Florida Legislature for the Sadowski trust fund resulted in \$9.50 of economic activity for the state. This includes:




- \$12.5 billion in sales and revenue generated for Florida businesses
- 94,000 jobs created
- \$3 billion in income for Floridians¹⁶

Since its inception, the Florida Legislature has diverted funds slated for Florida's housing programs for other purposes.

FIGURE THREE

Investing in the Sadowski Affordable Housing Trust Fund Results in Economic Activity for Florida

\$6.55B in Funds Invested in the Sadowski Affordable Housing Trust Fund between 2006 and 2016 resulted in...

	Sales / Revenue for Businesses	\$12.54B
	Jobs for Florida Workers	94,149
	Income for Florida Households	\$2.97B

Source: Florida Realtors. Economic Analysis of the SHIP and SAIL Funds by County, in Florida. March 2017.

Between Fiscal Year (FY) 2001-02 and FY 2017-18, more than \$2 billion was swept from the trust fund into the General Revenue Fund to support other appropriations (see Figure 4). The Florida Housing Finance Corporation estimates that these sweeps resulted in 94,000 foregone affordable housing units.¹⁷

As the state Legislature took funds from affordable housing investments, it simultaneously enacted tax cuts that reduced revenue available to fund Florida's programs and services. Citing the need to prioritize spending on critical services in a "tight budget year,"¹⁸ lawmakers in FY 2018-19 swept \$182 million from the trust fund, while at the same time enacting tax cuts that resulted in \$174 million in revenue reductions.¹⁹

Full funding of the Sadowski trust fund in FY 2019-20 would be a significant step toward alleviating Florida's affordable housing crisis. The Sadowski Coalition estimates that full funding in the amount of nearly \$352 million would result in over 30,000 jobs and \$4.4 billion in positive economic impact.

FIGURE FOUR

Florida has Historically Underinvested in Affordable Housing

Total sweeps of the Sadowski Housing Trust Fund, in millions, FY 2007-08 to FY 2017-18. Current dollars.



Source: Florida Housing Finance Corporation. Historical Financial Summary of Florida's State and Local Government Housing Trust Funds.

Conclusion

Housing affordability is a critical concern for Florida's residents and its future economy. The rise in low-wage jobs and the limited stock of affordable housing mean that many housing cost-burdened Floridians must make impossible tradeoffs between paying for rent and for other priorities such as health care or groceries. The Sadowski trust fund was established as a mechanism to invest in the preservation and development of affordable housing, but the two-decade legacy of diverting funds for other uses has resulted in thousands of foregone housing units and a persistently tight housing market for low-income households. Expanding the availability of and access to affordable housing will take a strong commitment from state legislators to prevent housing trust fund sweeps and to provide full funding for the Sadowski Act housing programs. **HNN**



SADAF KNIGHT

Sadaf Knight is Chief Executive Officer of the Florida Policy Institute. She has over 10 years of experience in public policy research, advocacy and nonprofit management. Most recently, she was the vice president, policy and research at Carolina Small Business Development Fund, where she provided research and analysis on public policy issues related to community development financing and economic development in the State of North Carolina. Her previous experience also includes serving as a policy analyst and community leadership fellow at MassBudget and as a program manager at New York Jobs with Justice (now called Align NY). Sadaf holds certificates in non-profit management and community development finance. She received a Bachelor of Science in conservation & resource studies from the University of California, Berkeley and a Master of Urban Planning from Columbia University.

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Disaster Recovery in Florida: It's Time for Systemic Change

By: Gladys Cook



Policymakers, now is not the time for disaster fatigue. Now is the time to look closely at the lessons learned from emergency management experts and from the experiences of survivors to craft a new way for Florida to prepare for and recover from natural disasters. This is Part I of a two Part article to address the improvements Florida can make to help Floridians hard hit by hurricanes. This article focuses on the immediate FEMA response system. The focus of the next article is the HUD CDBG-DR response system. Both are focused on housing. FEMA's 2017 Hurricane Season "After Action Report" (AAR) provides data, observations and recommendations for future disaster response. The report presents FEMA's "lessons learned" all of which are applicable for Florida's housing providers. FEMA's After Action Report includes the following key findings.

Shelters and Transitional Housing Required Prolonged Duration

According to FEMA, the need for short-term sheltering lasted longer than the Temporary Shelter Assistance (TSA) program's "designed duration." In Florida, the shelter population peaked at 50,343 by September 17, 2017, but by October 15, the Temporary Shelter Assistance Program (TSA) that provides hotel vouchers, there was a population of 26,554 or 11,222 households residing in hotels. FEMA was required to extend the TSA deadline, normally a 30-day maximum, five times for Hurricane Irma survivors. The total cost of the TSA program for Irma survivors in Florida was \$110 million. The State of Florida's 25% share of the bill is \$27.5 million, a significant cost only worsened by Florida's continuing housing affordability crisis.

Hurricane Maria did not physically impact Florida, but evacuees from Puerto Rico and the U.S. Virgin Islands did. Many Hurricane Maria survivors who evacuated to Florida also used TSA vouchers tied to the Puerto Rican recovery. Various sources estimate the net

in-migration of households from Puerto Rico to Florida between 40,000 and 50,000. Under the TSA program, there were close to 15,000 individuals in Florida registered with FEMA and 4,100 sheltering in hotels under the TSA program. The transitioning of this population was also longer than expected and required five extensions to the TSA expiration date.

During the 2017 response, FEMA deployed fewer than 300 RV Trailers for temporary housing in Florida. Opting instead to directly lease homes for displaced survivors, FEMA was required to lease at 300 percent above the HUD fair market rent (FMR) due to the shortage of affordable rental units in the Florida Keys. Normally the cap for Direct Lease is 200 percent of FMR. RV's are in much greater use in response to Hurricane Michael. It is anticipated that over 1,000 RV's will be positioned in group sites and on individual home sites.

FEMA did not activate the Disaster Housing Assistance Program (DHAP) for the 2017 or 2018 disasters. This program

THE STAFFORD ACT

The federal Robert T. Stafford Disaster Relief and Emergency Assistance Act grants Congress broad authority to provide physical and financial assistance to state and local governments when a presidential declaration of disaster has been made. Assistance is provided by the Department of Homeland Security's Federal Emergency Management Agency (FEMA) along with 28 federal agencies and non-government organizations such as the Red Cross. Public Assistance aids local governments in restoring infrastructure and clearing debris while Individual Assistance helps registered applicants with financial aid, housing assistance, and case management. The 2018 Disaster Recovery Reform Act included amendments that authorize state administration of assistance for direct temporary housing and permanent housing construction.

was effective in the Hurricane Katrina response by providing rental assistance much like housing choice vouchers. The program is intended to be operated in partnership with HUD responsible for administration. It is likely that DHAP, had it been deployed, would have resulted in lower costs and more secure housing than TSA, RVs, and Direct Lease.

A Better Way: State Managed Housing Recovery Operation

In response to the protracted timeframe for temporary sheltering due to Hurricane Harvey, FEMA oversaw a first of its kind state managed sheltering solution in Texas. In this arrangement, the State of Texas acted as a subrecipient in the administration of FEMA programs for both temporary and permanent housing solutions. In its AAR, FEMA recommends this model be applied in future disasters to build a more fluid response continuum. This is supported by the Disaster Recovery Reform Act of 2018, signed into law October 5, 2018. The Act amends the Stafford Act (see sidebar), and authorizes FEMA to provide grants to state and tribal governments to directly administer temporary and permanent housing construction.

Even more impactful than the benefits of bringing temporary and permanent housing solutions closer to the local level, the revisions in the Act also permit, under certain conditions, the reimbursement of cost effective housing solutions. If this were to be implemented in Florida, the gap between transitional or temporary housing and the commencement of permanent repairs or reconstruction could be significantly reduced.

In Florida, creating a state managed housing recovery operation would require collaboration between FEMA, Florida's Division of Emergency Management (DEM), the Department of Economic Opportunity (DEO), the Florida Housing Finance Corporation (FHFC), and local governments to expedite permanent housing solutions. This is the topic addressed in Part 2 of this series which will be published in June.

Changing the Dynamic in Hurricane Michael Recovery

Another way that FEMA is supporting the State Managed Housing Operation is by deploying FEMA staff year-round to support the Recovery Support Function (RSF) process. In addition, and in conformance with the National Disaster Recovery Framework, FEMA activated the Interagency Recovery Coordination (IRC) group. The group is comprised of teams of experts from the public and private sectors and is expected to continue operations throughout the Hurricane Michael recovery. As a model program, the RSF has brought these and other organizations together to create housing solutions that will not only assist survivors, but help to rebuild communities that were devastated by the storm. The housing recovery focused groups are facilitated by FEMA and the Division of Emergency Management and include the following groups and others:

- County Housing Coordinators
- Florida Housing Coalition
- Florida Housing Finance Corporation

- Federal Deposit Insurance Corporation
- Federal Reserve Bank of Atlanta
- Office of the Comptroller of the Currency
- HUD- Jacksonville Community Planning and Development
- Rural LISC
- Tallahassee Lenders Consortium
- NeighborWorks America
- Bay County Long Term Recovery Task Force

The RSF is actively engaged in seeking more expeditious housing solutions not only for Hurricane Michael recovery, but to create a stronger housing recovery system overall.



Updates on Hurricane Irma and Hurricane Michael Recovery

Rebuild Florida is administered by Florida Department of Economic Opportunity in partnership with U.S. Department of Housing and Urban

Development with approximately \$1.4 billion to recover from the devastation of Hurricane Irma. The Housing Repair and Replacement Program (HRRP), the first phase of Rebuild Florida, launched in September 2018 with a budget of \$346,186,147. HRRP will rehabilitate or replace single family and rental housing for low- and moderate-income families impacted by Hurricane Irma. The program will repair and rebuild damaged homes across the hardest-hit communities of the state, with priority funding for those low-income residents who are most vulnerable, including the elderly, those with disabilities and families with children under the age of 18.

Residents have the ability to [register on the Rebuild Florida website](#) or by calling 844-833-1010 to begin the registration [process](#). Assistance is also provided at any of the nine Rebuild Florida Centers located throughout the state. Rebuild Florida Centers can be located [here](#). The registration period will remain open until March 29, 2019.

Once registered, eligible homeowners will be invited by priority to complete the application. The application can be completed online, over the phone or by scheduling an appointment with a case manager at one of the Rebuild Florida Centers. Currently, Rebuild Florida's Housing Repair and Replacement Program has 10,972 registrants from more

than 45 counties. The program has invited more than 5,400 registrants in the most vulnerable population to apply. A total of 2,180 registrants have started an application and 1,119 registrants have completed their portion of the application.

Rebuild Florida will also launch a Workforce Affordable Rental Construction program with \$100 million for construction and \$20 million for land acquisition to be administered by Florida Housing Finance Corporation. Applications for the program will be made by the Request for Application (RFA) process. The Florida Housing Finance Corporation is actively holding workshops to continue developing these programs. The awards cycle is anticipated to open in the next few months. More information is available [here](#).

Other forthcoming phases of Rebuild Florida will include Voluntary Home Buyout, Economic Development, Infrastructure Repair and Mitigation programs. More information is available in the state's action plan, which can be found [here](#).

Those who are interested in receiving program updates via the Rebuild Florida mailing list, please send an e-mail request to rebuildflorida@deo.myflorida.com.

Hurricane Michael Recovery

Recovery efforts in the Panhandle are ongoing from the devastation of Hurricane Michael. The debris volume has exceeded any past storms in Florida history due to the high number of mature trees that were toppled. This has hindered housing recovery but as of this writing about 90% of the debris has been moved or removed. The Red Cross estimates that in the hardest hit counties of Bay, Jackson, Gadsden, Gulf, Calhoun and Liberty that 40,654 homes were damaged with 10,535 sustaining major damage and 4,136 destroyed. In Bay County the 11,434 total damaged and destroyed homes represents 41% of the housing stock. Assisted housing in the region was particularly hard hit. Close to 20%, or 956 of the 4,926 assisted units were damaged or destroyed.

Volunteer groups are in the muck and gut process which will be followed by repair or reconstruction. FEMA trailers have been arriving for placement in group sites as well as in the driveways of single family homes. Florida Housing Finance Corporation has posted funding availability for \$30 million in HOME funds for multifamily construction that will be prioritized for Hurricane Michael recovery.



Governor's Hurricane Conference

The Coalition will facilitate the first ever Housing Recovery Track at the Florida Governor's Annual Hurricane Conference. The housing recovery sessions will be on May 14, 2019 at the Palm Beach Convention Center as part of the largest hurricane conference in the country. Everyone is invited to register for these sessions and to experience the full hurricane convention which takes place from May 12-17. The Registration link is <http://flghc.org/>. We will send alerts about the event as planning progresses.



Florida Housing Coalition Weekly Hurricane Recovery Webinar

The Florida Housing Coalition invites all who are interested to join its weekly Hurricane Recovery Member Update webinars, sponsored by Fannie Mae, held each Friday at 1:30 pm. The link to register for the webinars is here: <http://www.flhousing.org/disaster-recovery/>.

The Florida Housing Coalition's Disaster Recovery Team, Gladys Cook, Michael Chaney, and Aida Andujar, welcome your questions. For more information contact Gladys Cook at cook@flhousing.org. **HNN**



GLADYS COOK

Gladys Cook is the Disaster Housing Recovery Director for the Florida Housing Coalition. Gladys provides research and analysis in the formation of disaster recovery strategies for the equitable redevelopment of housing. She produces a weekly disaster recovery webinar for housing professionals and provides training and technical assistance to communities and organizations in the financing of housing development and rehabilitation. Gladys specializes in land banking and the use of surplus land for community land trusts. She offers capacity building and strategic planning for organizations including predevelopment, underwriting and compliance for homeownership, rental, and supportive housing.

Community Land Trust Update: What's Ahead in 2019

By: Ashon Nesbitt



The growth of community land trusts (CLT) in Florida continues at an encouraging rate. In 2018, Florida experienced an increase in the number and capacity of CLTs. With support from Wells Fargo, the Florida Community Land Trust Institute (Florida CLT Institute) worked with several communities and nonprofits to establish new CLTs.

In 2019, the Florida CLT Institute continues work with local governments and nonprofits to support new and existing CLTs by promoting: subsidy retention as a smarter fiscal policy for local governments; using surplus lands to create permanently affordable housing; and standardization of best practices for CLT documentation and procedures.

Promoting Subsidy Retention as Smart Fiscal Policy

The Florida CLT Institute is sharing lessons learned with local governments and nonprofits on the value of subsidy retention. Subsidy retention is a shift in policy from the subsidy recapture models typically employed in homeownership programs. The traditional subsidy recapture approach aims to recapture the funds provided to new home buyers through a loan. For example, down payment assistance is widely provided in the form of deferred payment loans where the homebuyer makes no payments while living in the home and repays some or all the funds upon sale of the home. Those funds return to the local government as repaid or “recaptured” funds. The household originally assisted by SHIP down payment funds can then sell their home to any willing buyer, typically with no limits on price or income-eligibility. The

funds repaid or recaptured from these sales are in turn used to assist another eligible household. Unfortunately, while this approach may appear to increase revenue available to the local government because the original outlay is repaid those funds will be inadequate to address the growing affordability gap created by home prices increasing faster than incomes, and the loss of an affordable housing unit when homeowners sell.



Florida
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Alternatively, subsidy retention takes the subsidy that local governments normally provide to homebuyers in the subsidy recapture model and invests it in an affordable home. Through this one-time investment, local governments impose restrictions on the resale price and homebuyer income eligibility, thus retaining the subsidy in the unit and keeping the house perpetually affordable to homebuyers. The most effective mechanism for subsidy retention is sale of the home subject to 99-year ground lease. The CLT maintains ownership of the land and conveys interest to the homeowner through a 99-year ground lease with resale restrictions on the sales price of the improvements (the home) and the income eligibility of subsequent purchasers. Subsidy retention through the CLT model is more effective in addressing the growing affordability gap, increases the supply

of affordable housing, and is a more fiscally responsible use of local funds.

To facilitate implementation of the subsidy retention strategy, the Florida CLT Institute, with the help of a CLT steering committee of Florida CLTs, designed language that can be applied to any down payment assistance strategy to allow those funds to work with a CLT purchase. Optimally, all SHIP jurisdictions will adopt a subsidy retention strategy in their local housing assistance plans. In 2019 we will roll out this strategy as a refinement to the CLT model strategy, which can be found in the Community Land Trust Primer (available here: <http://www.flhousing.org/publications/>).

Promoting Use of Surplus Lands to Develop Permanently Affordable Housing

In 2006 the Florida Legislature enacted §125.379 and §166.0451, Fla. Statutes, commonly referred to as the surplus land statutes. These laws require that every county and municipality, respectively, prepare an inventory list of publicly owned real properties suitable for use as affordable housing. Counties and municipalities mainly acquire surplus properties through escheatment of tax-delinquent properties, foreclosure on code enforcement liens, or through purchase of properties that were originally intended for public use, but are no longer needed. After a local government prepares the final inventory list and adopts it by resolution, it may take any of the following actions with respect to the listed properties:

1. Offer the properties for sale and use the sale proceeds to purchase land for affordable housing development;
2. Offer the properties for sale and use the sale proceeds to increase the local government fund earmarked for affordable housing;
3. Sell the properties with a restriction requiring they be developed for use as permanent affordable housing;
4. Donate the properties to a nonprofit housing organization for the construction of affordable housing; or
5. Otherwise make the properties available for use in the production and preservation of permanent affordable housing.

(§125.379(2) and §166.0451(2), Fla. Stat.).

The over-arching public benefit of surplus land policies is the opportunity to create a permanent supply of affordable housing. The optimal method for creating permanent affordability is by using a CLT or otherwise using a 99-year ground lease. The ground lease resale provisions require that subsequent buyers are income eligible and limits resale pricing to ensure affordability. The CLT also has a right of repurchase when owners wish to sell or in the event of default or foreclosure. Additional guidance can be found in Florida's Surplus Land Guidebook, including references to examples of local government partnerships with CLTs for surplus land (<http://www.flhousing.org/publications/>).

Promoting Best Practices for Documentation and Procedures

The Florida CLT Institute launched the CLT Certification Program with support from Freddie Mac at our conference in 2018. Since that time, we have been developing the program, with advice and assistance from Freddie Mac and the CLT Steering Committee; full rollout and an explanation of what it takes to receive CLT certification will take place at the 2019 conference. Certification of a CLT represents our assurance to local governments providing surplus lands and financial investment to CLTs that the organization is using best practices for both documentation and procedures. The Florida CLT Institute is also running a Fannie Mae compliance review program for CLTs so that lenders can rely upon the Florida CLT Institute review for meeting the Fannie Mae Seller Guidelines, thereby making those loans saleable on the secondary market. Visit our website to find which CLTs have passed the review. The Freddie Mac and the Fannie Mae sponsored programs are pioneering national models, and demonstrate the Florida CLT Institute's leadership in supporting a thriving ecosystem of CLTs in Florida.

For assistance in starting a CLT or with your existing CLT, contact Ashon Nesbitt at nesbitt@flhousing.org. HNN



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HOME MATTERS

REPORT FROM THE FLORIDA HOUSING COALITION



**Summary Edition
on Pages 19-27**

Access the Full Report Under the Publications Tab
on the Coalition's Website: www.flhousing.org



HOME IS WHERE WE FIND
RESPITE
where we **SAFE** where we
— **FEEL** — **CONNECT**
where we keep our — with our
BELONGINGS **FAMILY**
AND ESTABLISH OURSELVES WITHIN
OUR COMMUNITY

Quick Facts

Florida still has an affordable housing crisis:

- 921,928 very low-income Florida households—which include hardworking families, seniors, and people with disabilities—pay more than 50% of their income for housing.
- Florida has the third highest homeless population of any state in the nation, with 32,190 people living in homeless shelters and on the streets. This includes 2,817 veterans and 9,422 people in families with at least one child.
- Low-wage jobs are prevalent in Florida's economy. In many occupations, workers do not earn enough to rent a modest apartment or buy their first home.

Why Does Home Matter?

The health, safety, and welfare of Floridians and the strength of Florida's overall economy depends on a sufficient supply of housing affordable to Florida's working families, elders, and people with disabilities living on fixed incomes.

Affordable housing reduces taxpayer expenses

- Affordable, community-based housing for seniors and people with disabilities is significantly less than the cost of institutional care.
- Chronically homeless persons often cycle through jails, hospitals, and other crisis services. Permanent supportive housing for this high-need population can considerably reduce taxpayer costs.
- Affordable housing can improve the health and educational outcomes of low-income families and children, reducing the public costs associated with illness and poor school performance.

Affordable housing boosts the economy

- Money spent on affordable housing construction and rehabilitation has a ripple effect on local economies. Contractors and suppliers spend money on materials and labor, and workers spend their earnings locally.
- If the Sadowski Housing Trust Fund money is fully appropriated for housing, it will create more than 30,000 jobs and over \$4 billion in positive economic impact in just one year, while creating homes that will last far into the future.

Home Matters.

The Florida Housing Coalition has produced this report in support of Home Matters® (www.HomeMattersAmerica.com), a national movement to make Home a reality for everyone by elevating the importance of Home's impact on people's health, education, personal success, public safety, and the economy. Participating in Home Matters is a coast-to-coast coalition composed of members of the general public, leaders of housing and community development organizations, as well as other organizations concerned about increasing the positive impact of home in their communities.



HOW ARE FLORIDA'S SADOWSKI HOUSING PROGRAMS FUNDED?

The doc stamp tax on all real estate transactions was increased in 1992. The additional money generated is dedicated to the state and local housing trust funds. 70% is directed to local governments (all 67 counties) and Florida's entitlement cities to fund the SHIP program. 30% is used by the Florida Housing Finance Corporation for programs such as SAIL.

\$352,378,000*

IS AVAILABLE FOR APPROPRIATION FROM THE SADOWSKI HOUSING TRUST FUNDS IN FY 2019-2020

THE FLORIDA LEGISLATURE CAN CREATE MORE THAN 30,000 JOBS AND OVER \$4 BILLION IN POSITIVE ECONOMIC IMPACT FOR FLORIDA IF IT APPROPRIATES THE HOUSING TRUST FUND MONIES FOR HOUSING.

*Based upon documentary stamp projection plus projected balance in housing trust funds as of December 2018 and the Governor's proposed budget.

SHIP

The State Housing Initiatives Partnership Program (SHIP) is a nationally-acclaimed model for effectively and efficiently meeting housing needs at the community level. SHIP provides sustainable homeownership for Florida's workforce, helps prevent homelessness, and provides emergency repairs and disaster recovery for Florida's most vulnerable residents, including the frail elderly, persons with disabilities and veterans.

SAIL

The State Apartment Incentive Loan Program (SAIL) produces apartments for Florida's workforce, rehabilitates existing apartments in dire need of repair, as well as apartments that house Florida's most vulnerable populations, including the frail elderly and persons with disabilities who might otherwise need to live in an institutional setting.

Fuels Florida's Economy

Using Florida's housing funds creates a positive economic impact by fueling economic development through investing in our local communities, contributing to the well-being of Floridians, including the frail elderly, persons with disabilities, and persons experiencing homelessness and persons in need across the state. For more information, visit SadowskiCoalition.com.

In Florida, the Fair Market Rent (FMR) for a 2-bedroom apartment is \$1,118. In order to afford this, a household must earn at least \$44,716 annually (\$21.50/hour). For that same 2-bedroom apartment, a minimum wage Floridian earning \$8.25/hour must work 104 hours/week year round or the household must include 2.6 minimum wage earners working year round.



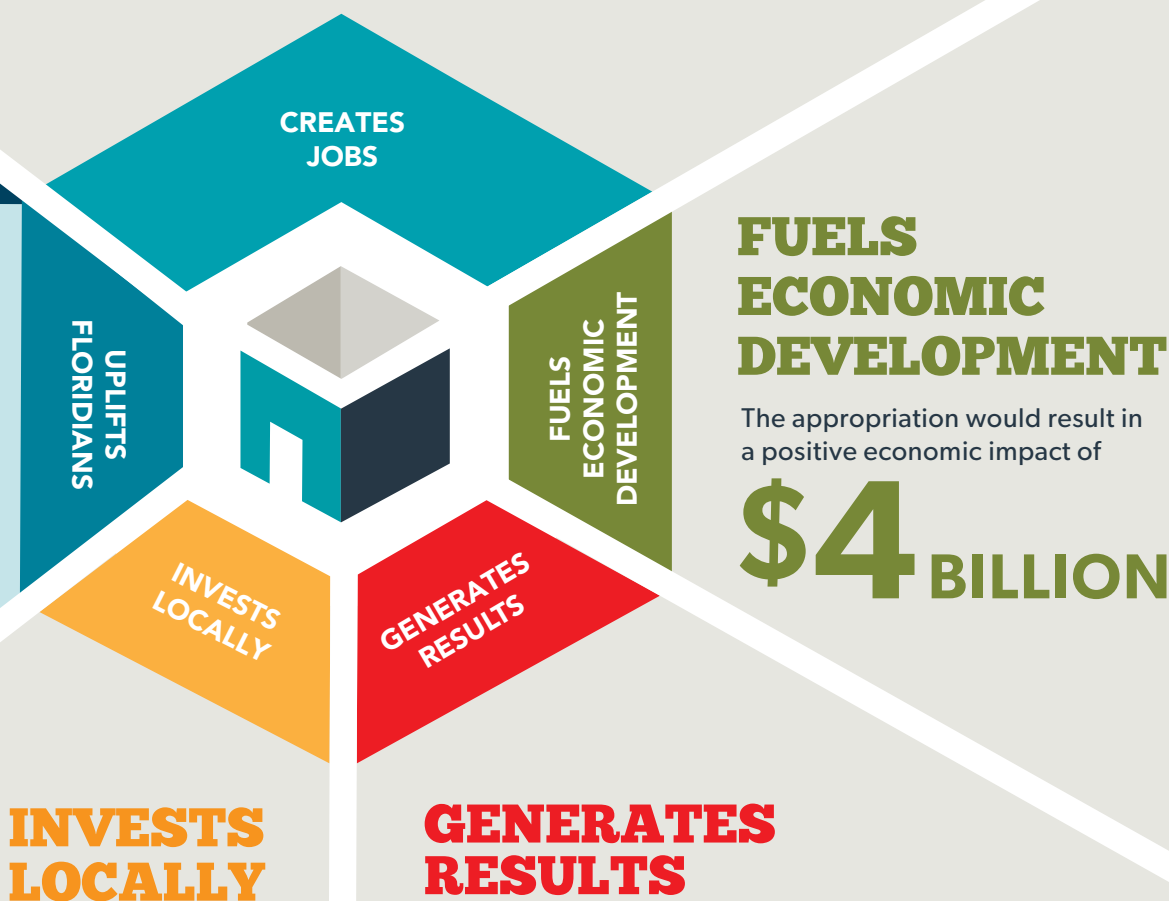


CREATES 30,870 JOBS

From construction workers to retailers, an investment in housing creates jobs for Floridians. Housing dollars will put Florida's housing industry to work repairing homes and improving the real estate market. SHIP funds can be used for rehabilitation/renovation of existing empty housing stock to ready it for families to move in.

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SHIP has been successfully operating
atewide, from large urban areas to small rural
communities for more than 20 years.

m flexibility allows local housing programs to
their community's individual needs and revise
accordance with changes in the local market,
vided they continue to meet statutory criteria.

GENERATES RESULTS

The Florida Legislature can create more than 30,000 jobs and
over \$4 billion in positive economic impact for Florida if it
appropriates the housing trust fund monies for housing.

SHIP and SAIL have proven track records for performance,
transparency, and accountability. Floridians need affordable
housing. Using the housing trust fund monies solely for housing is
the right thing to do- for Floridian's in need; for the benefit of all
Florida taxpayers; and for the growth of Florida's economy.

SECTION FIVE:

The Sadowski Housing Trust Funds: A Proven Track Record of Producing and Preserving Affordable Housing

As this report has demonstrated, hundreds of thousands of low-income Floridians struggle with high housing costs. Many factors affect the supply of affordable housing, including low wages for common occupations, high market prices for homes and apartments in decent condition, and limited federal funding for housing programs⁵⁰. Moreover, the situation is worsening for low-income renters, as the gap grows between median rents and what renters can afford to pay. Meanwhile, many low- and moderate-income potential homebuyers, including essential service workers, are forced out of the homebuyer market by high sale prices relative to wages, competition from investors and vacation home buyers, and limited inventory.

It is very challenging for Florida's policymakers and community advocates to directly influence these factors in the near term, but we do have control over a simple and powerful tool at the state level: The Sadowski State and Local Housing Trust Funds. These dedicated funds allow thousands of low- and moderate-income families to rent, buy, and renovate affordable homes each year, while leveraging substantial public and private funds and boosting Florida's economy.

Sadowski History and Major Programs

Twenty-five years ago, a diverse coalition of Florida's affordable housing advocates, business and industry groups, and faith-based organizations recognized the need for a dedicated state revenue source for affordable

housing. In 1992, the state legislature passed the William E. Sadowski Affordable Housing Act, which raised the state documentary stamp tax on deeds by ten cents per \$100 of the property's valueⁱ. The Sadowski Act directed the new funds to two trust funds, one for local governments and one for the state.

The Local Housing Trust Fund supports the State Housing Initiatives Partnership (SHIP) program, which primarily funds the production and preservation of affordable ownership housing for low- and moderate-income households. The Florida Housing Finance Corporation (Florida Housing) uses a population-based formula to distribute SHIP funds to all 67 counties and to cities that receive Community Development Block Grant (CDBG) funds. SHIP is most commonly used to support home construction, rehabilita-

ⁱ In 1995, the State Legislature shifted another ten cents of documentary stamp tax revenue from general revenue to the Sadowski trust funds.

Each SHIP Dollar is Required to Meet the Following Criteria:

CONSTRUCTION 🏗️

At least 75% must be spent on construction (including new construction & rehabilitation)

HOMEOWNERSHIP ACTIVITIES 🏠

At least 65% must be spent on homeownership activities



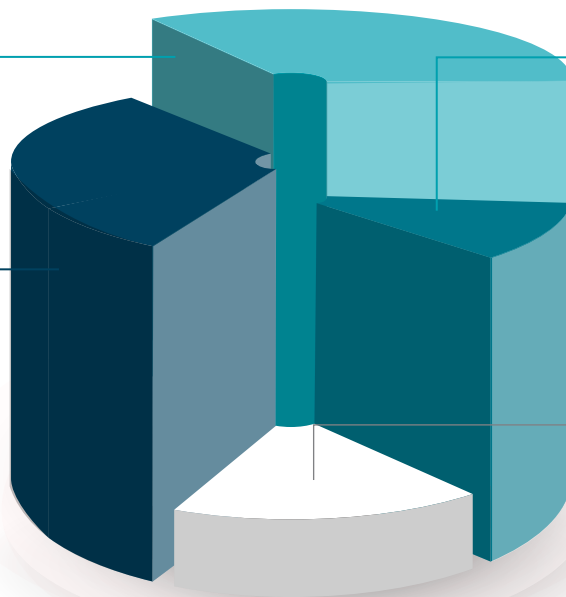
LOW AND VERY LOW INCOME HOUSEHOLD ASSISTANCE

At least 60% must be used to assist low-income households. Of this amount, at least half (30% of the total) must be used to assist very low-income households.



ADMINISTRATION

No more than 10% may be used on administration.



tion to make homes safe and/or handicapped accessible, and assistance with down payments and closing costs. It requires a high degree of accountability, but also gives local government flexibility to meet local needs, as long as the statutory requirements are met. These requirements, found in Florida Statute 420, include:

- At least 65% must be spent on homeownership-related activities
- At least 75% must be spent on construction (including new construction and rehabilitation)
- At least 30% must be used to assist very low-income households
- At least 60% must be used to assist low-income households
- No more than 10% may be used on administration

Rental housing activities are limited to 25% of a community's annual SHIP allocation. Several SHIP communities use a portion of their rental funds to support eviction prevention programs and Rapid Re-Housing for homeless families, helping them pay security and utility deposits. Additionally, in the 2016-2017 legislative session, the SHIP statute was amended to allow SHIP communities to provide up to 12 months of rental assistance to very low-income households that are homeless or have a member with special needs.

The State Housing Trust Fund supports several activities, including administration of the Sadowski funds by Florida Housing. The main Sadowski-funded state program is the State Apartment Incentive Loan (SAIL) program. SAIL provides funding on a competitive basis for the construction and rehabilitation of affordable multifamily rental housing.

SAIL usually serves as "gap financing" for developments with other funding sources, such as the Low Income Housing Tax Credit^j.

Impact of Sadowski Trust Funds

In Fiscal Year 2019-20, a projected \$352 million in documentary stamp tax revenues will be available for appropriation to the Sadowski trust funds. This funding level is over 10 times the amount of annual funding (\$25 million) that Florida is projected to receive in future years from the National Housing Trust Fund (NHTF)⁵¹, and well over the \$10.44 million received from the NHTF in 2018⁵². If State Legislature appropriates the full amount to the Sadowski trust funds, the economic impact will be considerable, as shown in Table 4. Every Sadowski dollar will leverage more than \$4 from other public and private sources. When the direct, indirect, and induced impacts of Sadowski-funded developments are taken into account, the total economic impact will be over \$4 billion. Additionally, these developments will create more than 30,000 jobs and generate \$1.09 billion in labor income.

In addition, Sadowski funds give low- and moderate-income families a hand up that can be extended to their children and grandchildren. For example, the SHIP allocations from fiscal years 2006-07 to 2013-14 had a profound impact on Florida communities, even though the program's funding was swept into general revenue by the State Legislature for much of that period. A total of 38,799 households were assisted, of which:

- 621 were homeless households,
- 1,449 households had a member with developmental disabilities, and

^j The Low Income Housing Tax Credit, or LIHTC, is an item of the Internal Revenue Code. The U.S. Treasury Department issues tax credits to states, which in turn award them to affordable housing developers. The developers sell them to equity investors to raise money for development of affordable rental housing.

Table 4. Estimated Economic Impacts of Fully Funding Sadowski Housing Trust Funds in Fiscal Year 2019-20.

(Source: Sadowski Coalition 2019.)

Type of Impact	SHIP	SAIL	Total*
Projected Trust Fund Revenue in FY 19/20 (\$ million)	\$246.93	\$105.45	\$352.38
Total economic activity generated (\$ million)	\$3,277.29	\$1,154.99	\$4,432.28
Total jobs created	22,912	7,958	30,871
Total labor income generated (\$ million)	\$704.86	\$394.84	\$1,099.70

*Numbers may not add up exactly due to rounding.

Conclusion

Affordable Housing is Essential for Floridians:

Having a healthy, affordable place to call home is the foundation of our lives and the basis of strong local economies. Affordable housing allows low- and moderate-income working families to live near their places of employment, and enables our elderly and disabled family members on fixed incomes to be integrated in their communities.

- Affordable housing construction and rehabilitation stimulates local economies by creating jobs and generating business for contractors and suppliers.
- Affordable housing improves a family's physical and mental health, and helps children excel in school.
- For the elderly and people with disabilities, affordable community-based housing is one-third of the cost of institutional care.
- For people who are chronically homeless, affordable housing breaks the costly cycle through hospitals, jails, and other taxpayer-funded crisis systems.

We Don't Have Enough Affordable Housing in Florida:

- Close to 1.97 million low-income Florida households are paying more than 30% of their incomes for housing, the maximum amount considered affordable by experts.
- Of these nearly 1.97 million low-income "cost burdened" households, over 619,000 households are headed by seniors, and approximately 600,000 households have a member with disabilities.
- Over 921,000 very low-income Floridians are severely cost burdened, meaning that they pay more than 50% of their incomes for housing.
- Florida's "Point-in-Time" homeless population has experienced a 36% net decrease since 2007. However, the number of K-12 students who experience homelessness or housing instability showed a 83% net increase from the 2008-09 to 2016-17 academic years. Continued progress on reducing homelessness depends on a steady supply of affordable rental housing.
- "Drive till you qualify" is not a solution to high housing costs, since transportation costs largely

consume the housing cost savings. For the average low-income household in one of Florida's major metro areas, combined housing and transportation costs can easily consume over 70% of income.

There is a Large and Growing Gap Between Income and Housing Costs:

- For a young family of four to meet its basic needs, the parents must earn a combined wage of \$27.58 per hour, or about \$13.79 per parent. Unfortunately, 35% of Florida's jobs are in occupations with median wages below \$13.79 per hour.
- Rents are out of reach for low-income workers in many Florida communities. For example, an restaurant cook cannot afford a moderately priced one-bedroom apartment in the Orlando, West Palm Beach or Tallahassee areas.
- Florida has only 22 affordable and available rental units for every 100 extremely low-income renters (those with incomes at or below 30% of the area median).
- Over 35,000 units are at risk of being permanently lost from the privately-owned affordable housing stock by 2030.
- The median renter income in Florida is too low to afford median rents, and the gap between rents and renter incomes is wider now than it was at the height of the housing boom.
- Median-priced homes in Florida are out of reach for many workers with medium- and high-skilled jobs. For example, firefighters in the Gainesville metro area cannot afford to buy a median-priced home.
- Florida has a shortage of moderately priced homes available for low-income homebuyers, partly due to competition from investors and second-home buyers. In 2017, there were about five low-income potential homebuyers for every home sold to an owner-occupant at or below the median sale price.

The Good News

Although the affordable housing need in Florida is daunting, our state has a nationally acclaimed program based on a dedicated revenue source with a proven track record for performance, transparency, and accountability: The State and Local Housing Trust Funds created by the William E. Sadowski Affordable Housing Act. The largest

State Housing Trust Fund program is the State Apartment Incentive Loan (SAIL) program, while the Local Housing Trust Fund supports State Housing Initiatives Partnership (SHIP) programs in every county and all of Florida's larger cities.

The Sadowski programs are a powerful engine of economic development in Florida. If the State Legislature appropriates all State and Local Housing Trust Fund monies for housing in 2019, the resulting affordable housing development will generate:

- Over \$4 billion in economic output,
- More than 30,000 jobs, and
- Over \$1 billion in labor income.

In addition to boosting the state's economy, SHIP and SAIL have helped hundreds of thousands of low- and moderate-income families move into affordable homes or renovate their current homes since 1992. SHIP and SAIL are Florida's most important home-grown tools for providing housing for our most vulnerable populations, including:

- Elderly households,
- People with developmental disabilities, and
- Homeless individuals and families.

Affordable housing saves taxpayer dollars and improves the quality of life for these vulnerable populations.

We cannot end Florida's affordable housing shortage overnight, and it is difficult for us to control factors such as the wages for common occupations and funding cuts to federal housing programs. However, the Sadowski Housing Trust Funds are a homegrown, highly successful affordable housing program, and they are fully within our control. With strong public-private partnerships leveraged by consistent state funding, we can help thousands of families move into decent, safe, affordable housing every year, boosting our state and local economies in the process. Fully appropriating Sadowski Housing Trust Fund monies for housing is one of the best policy decisions we can make at this critical moment, when Florida's home prices and overall economy reach full recovery from the Great Recession.



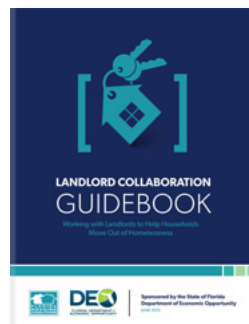
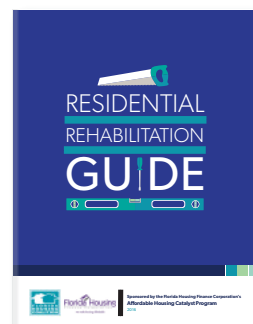
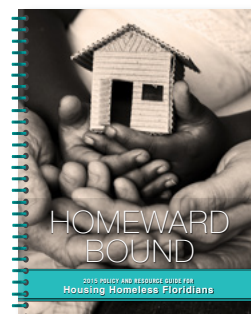
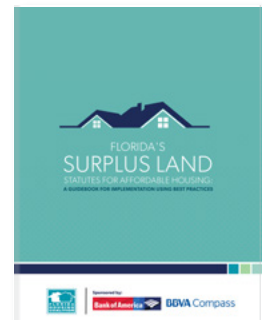
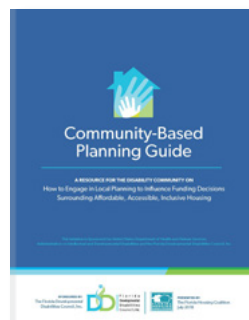
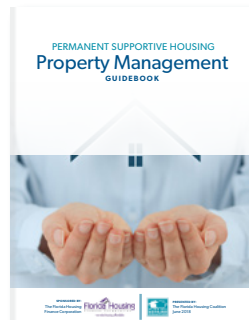
When the housing trust fund is swept
**FLORIDIANS
 SUFFER**

FULL SHIP FUNDING...

would allow local communities to significantly scale up their efforts to provide housing for key populations, including those who are homeless or have developmental disabilities.

FLORIDA HOUSING COALITION PUBLICATIONS

Access these valuable resources and more
under the Publications tab at FLhousing.org



The Impact of Training and Technical Assistance for Florida's Continuums of Care

By: Amanda Rosado

In 2015, the Legislature funded a training and technical assistance program for Homeless Continuums of Care (CoC) through the Department of Economic Opportunity (DEO). The Florida Housing Coalition (the Coalition) has proudly served as the training and technical assistance provider ever since.

In Florida, there are 27 local CoC Lead Agencies working to collaboratively end homelessness in their communities. The Coalition partners with each CoC to deliver training and technical assistance to both leadership and direct service providers with the objective of ensuring each CoC implements evidence-based best practices to more effectively prevent and end homelessness. Through this

program, the Coalition has delivered 25 day-long regional workshops, 39 statewide webinars, and 85 local site visits, as well as two publications. Each of these activities has significantly contributed to the work local communities are doing to prevent and end homelessness. Through the hard work of all partners in the fight to end homelessness in Florida, including DEO and the Coalition, since the launch of the technical assistance program homelessness has decreased in Florida by more than 17 percent.

While much progress has been made, there are still nearly 30,000 people experiencing homelessness on any given day in Florida. Local communities continue to struggle with funding challenges, housing barriers, and some stakeholders still hold conflicting ideologies on how best to address homelessness. To sustain and accelerate progress, continued technical assistance and training is needed.

The Coalition is the only resource available to CoCs for expertise, support, and direct assistance at no cost to them.

And based on performance evaluations, participants feel the training is insightful, relevant, and provides clear action steps that can be implemented immediately in their communities. Specific feedback includes:

- The information I received will help my organization make better funding decisions.
- I came away with an extensive to do list of ways to improve my organization.
- We can rethink some of our practices to better align with HUD requirements and be more efficient in our outcomes.
- The workshop equipped us to write our vision and strategic plan.
- It was informative, and the information was a great reminder on the best practices in service delivery for clients.



Amanda Rosado, Florida Housing Coalition, works with participants of a DEO training.

In addition to providing workshops, webinars, and site visits, the Coalition has operated an email and telephone “hotline” to respond to individual requests for technical assistance. Over the course of three years, we responded to hundreds of such requests, providing individualized assistance for a wide variety of challenges and issues throughout Florida.

Though not an explicit component of the DEO contract, the Coalition recognized the need for increased assistance related to the HUD CoC Funding Application process. In response to this need, we host a weekly conference call for all the CoC Lead Agencies to discuss challenges and solutions related to the HUD CoC Funding Notice of Funding Availability (NOFA). The Coalition’s specialized assistance with the HUD process for accessing federal support for CoCs helped bring in more than \$80 million in federal funding to the Florida.

To enhance collaboration between CoC Lead Agencies and Managing Entities, the Coalition convened a meeting with the housing leaders of both systems in April, 2018. Leaders



ABOVE: A full house for a DEO-sponsored workshop in Tampa on effective emergency sheltering.

spent a day evaluating the statewide efforts and successes of collaboration for special populations, including people with disabilities who are also experiencing homelessness. This convening complemented the Department of Children and Families efforts to address homelessness within the Substance Abuse and Mental Health system.

The Coalition has developed trusting and long-time relationships with each and every one of the Continuum of Care Lead Agencies in Florida. Through our previous and upcoming DEO-funded work, as well as our commitment to high quality services, the Continuum of Care Lead Agencies look to the Coalition for expertise in every arena. A Lead Agency Executive Director summed up the impact of our work as follows:

“[The Florida Housing Coalition’s] ability to educate and inform played a vital role in our CoC transforming from a low performing Continuum to one of the highest performing CoCs in Florida. Many of my counterparts across the state would agree that no one is more capable of developing policy, implementing positive change, and advising on complex issues.”

The Coalition’s Ending Homelessness Team is comprised of experts whose combined experience totals roughly 25 years of on hands-on service delivery and system development for people experiencing homelessness. With the experience at hand, The Coalition continues to provide realistic strategies and hands-on training in an effort to make homelessness rare, brief, and one-time. **HNN**



AMANDA ROSADO

Amanda Rosado is a Technical Advisor with the Florida Housing Coalition, specializing in homelessness. As a strong advocate for housing first and recovery oriented systems of care, she is passionate about utilizing evidence based practices and providing effective interventions to work with vulnerable populations. Amanda holds a Master’s in Social Work from the University of South Carolina.



FREQUENTLY ASKED SHIP QUESTIONS

State Housing Initiatives Partnership Program

QUESTION: I am working to determine if an applicant is income eligible. She receives her monthly social security income as a deposit on a “Direct Express” pre-paid debit card. I have counted the social security as income and now I am calculating asset income. In the past, recipients of social security often would deposit this monthly income into a bank account which I would count as an asset. How do I treat this pre-paid card asset?

ANSWER: More and more households are receiving their social security benefit on a debit card, which must be counted as an asset. This subject is addressed in the HUD Hot Topics publication from April 2015, which instructs administrators to count the current balance of the debit card as the cash value of the asset in the same manner as a savings account. The debit card has no interest rate so there is no actual income from this asset. However, if the total value of this account and other household assets exceed \$5,000, calculate imputed income by multiplying by the current passbook rate of .06 percent.

HUD’s Multifamily Housing website provides additional guidance on asset verification for a direct express debit card. Acceptable verification may include an applicant-provided account balance no more than 120 days old from an ATM, a print out from the online account service, or a paper statement. The verification document must identify the account number and the account holder’s name.

QUESTION: My applicant had her identity compromised in the past, so she feels uncomfortable listing her asset account information on forms in the SHIP file. I know that I need to verify the assets. How do I protect the applicant's privacy if there is a public record request?

ANSWER: You are indeed required to collect the asset information as part of the income and asset verification process. Florida’s open records law addresses the applicant’s concern. Bank account numbers and debit, charge, and credit card numbers are exempt from disclosure. This public records rule is stated in Section 119.071(5)(b) of the Florida Statutes. The account numbers you ask about may be redacted according to the applicant’s wishes whenever a public record is requested:

“(b) Bank account numbers and debit, charge, and credit card numbers held by an agency are exempt from s. 119.07(1) and s. 24(a), Art. I of the State Constitution. This exemption applies to bank account numbers and debit, charge, and credit card numbers held by an agency before, on, or after the effective date of this exemption.”

QUESTION: I am updating my community’s three-year Local Housing Assistance Plan (LHAP). It contains no major changes from how we have implemented SHIP in recent years, so may I use the spreadsheet for the ‘Housing Delivery Goals Chart’ from my current LHAP as I update the plan?

ANSWER: Do not use the spreadsheet from your current LHAP since the template has been updated by Florida Housing Finance Corporation. The LHAP governs the activities the local government will undertake during the three fiscal years governed by the plan. You and almost half of all SHIP communities have a new LHAP due on May 2, 2019. The Housing Delivery Goals Chart is included as Exhibit C with the LHAP. Florida Housing Finance Corporation staff have updated Exhibit C, so download and use the updated version, available with all the LHAP materials at [https://www.floridahousing.org/programs/special-programs/local-housing-assistance-plan-\(lhap\)/lhap-template-and-exhibits](https://www.floridahousing.org/programs/special-programs/local-housing-assistance-plan-(lhap)/lhap-template-and-exhibits).

The goals chart has been updated to recognize that many SHIP recipients are assisted with amounts that are less than the maximum award amount. The chart is a spreadsheet with formulas that total up amounts for assistance and administrative expenses. Fill out the spreadsheet and compare the amount in “Total All Funds” to “The amount of estimated Funds” near the top of the spreadsheet. If total funds are less than estimated funds, increase the number of applicants to assist until total funds meet or exceed the amount of estimated funds. It is acceptable to submit a spreadsheet on which total funds exceed the amount of estimated funds. In such a case, a note will appear to the right of the “Total All Funds” amount stating, “This total is over the allocation and will require less than the maximum amount be awarded per applicant”. This notation recognizes that many assisted by SHIP receive an award that

is less than the maximum amount per applicant listed on this goals chart.

QUESTION: I am calculating asset income for an applicant who has a GoFundMe account. Is this considered an asset?

ANSWER: SHIP monitors have recently addressed this topic. First, the money is not counted as income. GoFundMe is primarily used for charitable donation-based crowdfunding. The organization's website states that "donations made to GoFundMe campaigns are usually considered to be 'personal gifts' which, for the most part, aren't taxed as income in the US." Exhibit 1 of the HUD Handbook's List of Income Exclusions contains "Temporary, nonrecurring, or sporadic income (including gifts)..."

Second, the money is not counted as an asset while it is in the GoFundMe account. If, however, the money is deposited in an applicant's checking or other bank account, it is counted as part of that asset. For example, the asset value of a checking

account is its 6-month average balance, which includes deposits from the GoFundMe account. This guidance is based on paragraph 5-6 Q of the HUD Handbook which addresses lump sum payments counted as income: "inheritances, insurance settlements, or proceeds from sale of property are considered assets, not income. Lottery winnings paid in one payment are treated as assets."

A SHIP Administrator must monitor the amount of money in a GoFundMe account to prevent the possibility of an applicant with \$100,000 in such an account who is waiting until after applying for SHIP to deposit GoFundMe money into a bank account. It is acceptable to exclude money in a GoFundMe account unless its amount plus the household's other assets total \$5,000 or greater. In such a case, make it a requirement that the GoFundMe balance be deposited into a checking or other bank account, so that imputed income from assets may be properly calculated.

Benefit from Catalyst Training and Assistance

The Catalyst Program funds a variety of SHIP training and technical assistance. The Affordable Housing Catalyst Program in Section 420.531 of the Florida Statutes is designed to provide specialized technical support to local governments and community-based organizations to implement HOME, SHIP and other affordable housing programs.

Visit <http://www.flhousing.org/events/> to register for upcoming Catalyst workshops and webinars. Contact chaney@flhousing.org to request customized training for your office or region.

MORE GUIDANCE IN TECHNICAL BULLETINS | Florida Housing Finance Corporation provides SHIP-specific written guidance in Technical Bulletins. Some of the most recent bulletins have addressed the subjects of record retention, NOFA advertisements, and SHIP audit and monitoring requirements. You may access the bulletins on Florida Housing's website, www.floridahousing.org. Find SHIP by selecting Programs and then Special Programs from the pull-down menu.



MICHAEL CHANEY

Michael Chaney is a Technical Advisor for the Florida Housing Coalition, specializing in SHIP, homebuyer counseling, and foreclosure prevention programs. He has 21 years of experience providing technical assistance to local government, nonprofit housing professionals, and consumers throughout Florida. Michael holds a Bachelor's degree from Loyola University in New Orleans and a Master's of Social Work Administration from Florida State University, where he has served as an adjunct faculty member of the housing department

QUESTIONS ABOUT THE SHIP PROGRAM?

Free telephone technical assistance is available to help you successfully implement your SHIP funded work. **Call the Florida Housing Coalition's SHIP hotline at (800) 677-4548, Mon.-Fri. 8:30-5:00.**

SAVE THE DATE FOR THE 32ND ANNUAL CONFERENCE



AFFORDABLE HOUSING CONFERENCE HOME MATTERS IN FLORIDA



AUGUST 26-28, 2019
ROSEN CENTRE HOTEL | ORLANDO



Learn More: Contact Johnitta Wells at wells@FLhousing.org or call: (850) 878-4219.

Florida's premier statewide affordable housing training and technical assistance event brings together more than 800 housing professionals from every part of Florida, including housing developers, service providers, planners, public and private sector funders, and advocates.

Learn from Industry Experts

STATE OF THE STATE

Plenary forum of hot topics including Opportunity Zones, long term affordability, and disaster recovery.

HOUSING SUCCESS STORIES

Home Matters Showcase. We celebrate success by lifting up the approaches and strategies that have worked.

Attend Workshops and Tracks

Over 30 workshops and workshop tracks on topics like:

- Faith Based Organizations & Affordable Housing Track
- Ending Homelessness Track
- Land Use & Regulatory Reform Track
- Surplus Lands
- Financing for Affordable Housing
- Innovation in Affordable Housing
- ...And many more.

Network with Peers

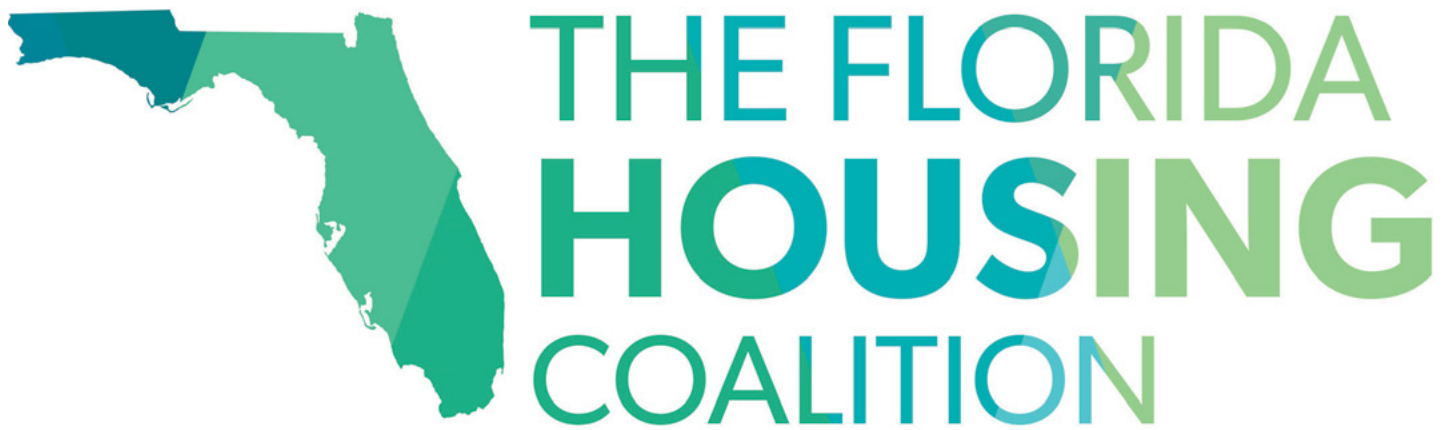
Share lessons learned with colleagues from across the state:

- Florida Realtors
- Housing Counselors
- Utility Companies & Energy Efficiency Partners
- Planners and Local Government Administrators

Conference Symposiums

- SHIP Administrators' Training sponsored by Florida Housing Finance Corporation
- Florida Community Land Trust Institute Certification Program sponsored by Freddie Mac
- ...And more.





The Florida Housing Coalition, Inc., is a Florida nonprofit and 501(c)(3) statewide membership organization whose mission is to bring together housing advocates and resources so that all Floridians have a quality affordable home and suitable living environment. The Coalition carries out this mission recognizing that decent and affordable housing is a human necessity and an integral part of community revitalization and economic development.



The Coalition provides professional consultation services on affordable housing, fair housing, ending homelessness, and related issues to nonprofit organizations, local governments, and their private sector partners.



We support community-based partnerships in leveraging resources and advocate for policies, programs and use of funding resources that maximize the availability and improve the quality of affordable housing in Florida.



Our team consists of highly skilled professional staff in office locations throughout the state. Our Technical Assistance Team provides assistance in all areas of affordable housing planning, finance, and development.

Our professional technical assistance team also includes the expertise of our geographically dispersed 25-member Board of Directors. The FHC Team can help with every aspect of locally-administered housing programs from internal controls to capacity building for nonprofit partners. We can work with you one-on-one at your office or arrange larger workshops to assist you with implementation of your housing programs.

Contact us today! 850-878-4219 | info@flhousing.org | www.FLHousing.org



Aida Andujar
TECHNICAL ADVISOR



Carter Burton
TECHNICAL ADVISOR



Michael Chaney
TECHNICAL ADVISOR



Gladys Cook
TECHNICAL ADVISOR



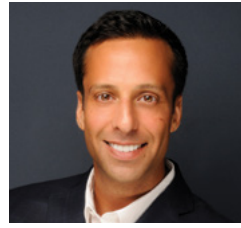
Pam Davis
WORKSHOP COORDINATOR



Blaise Denton
TECHNICAL ADVISOR



Kody Glazer
TECHNICAL ADVISOR



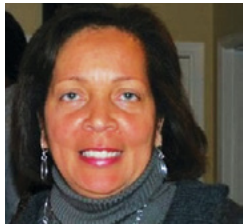
Jason Goldfarb
CONSULTANT



Katherine Gray
EXECUTIVE ASSISTANT &
INTERNSHIP COORDINATOR



Pamela Jo Hatley
CONSULTANT



Priscilla Howard
CONSULTANT



Ashon Nesbitt
TECHNICAL ADVISOR &
RESEARCH ANALYST



Deidre Park
CHIEF FINANCIAL OFFICER &
OPERATIONS DIRECTOR



Elissa Plancher
TECHNICAL ADVISOR



Amanda Rosado
TECHNICAL ADVISOR



Jaimie Ross
PRESIDENT & CEO



Kimberly Spence
TECHNICAL ADVISOR



Ben Toro-Spears
TECHNICAL ADVISOR



Johnitta Wells
CONFERENCE &
COMMUNICATIONS MANAGER

The Florida Housing Coalition has a deep bench of housing professionals strategically located throughout Florida.

PANHANDLE

Michael Chaney | Kody Glazer
Blaise Denton | Jaimie Ross

NORTHEAST FLORIDA

Amanda Rosado

CENTRAL FLORIDA

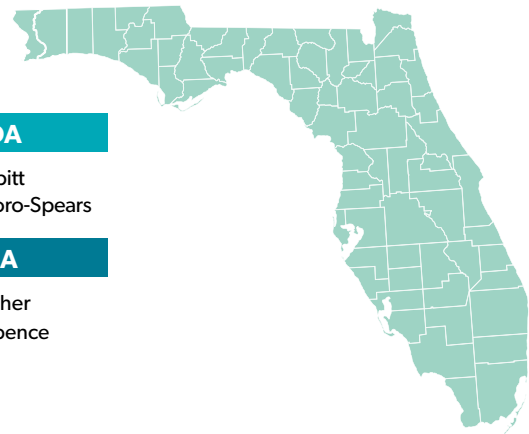
Carter Burton | Gladys Cook

SOUTHWEST FLORIDA

Pamela Jo Hatley | Ashon Nesbitt
Priscilla Howard | Benjamin Toro-Spears

SOUTHEAST FLORIDA

Aida Andujar | Elissa Plancher
Jason Goldfarb | Kimberly Spence





AFFORDABLE HOUSING CONSULTING SERVICES

The Florida Housing Coalition Helps Local Governments, Nonprofits,
and their Developer and Financial Partners.

PUBLIC SECTOR

We Can Assist the Public Sector with:

- Consolidated Plans, Annual Action Plans, and CAPERs for HUD CPD Block Grants
- Analysis of Impediments to Fair Housing Choice
- Strategies for Affirmatively Furthering Fair Housing
- Program Design and Implementation
- Policies and Procedures Manuals
- Project Development
- Underwriting Practices for Rental and Homeownership
- Long-Term Affordability Mechanisms
- Energy Efficient Housing
- Predevelopment, Development, and Rehabilitation Process for Rental and Homeownership Programs
- Meeting Set-Asides for Extremely Low Income and Special Needs Housing
- Income Compliance and Eligibility Determination
- Tracking, Reporting, and Monitoring of Programs
- Rehabilitation Policies and Strategies
- Design of RFPs and RFQs
- Strategies and Plans to End Homelessness

PRIVATE SECTOR

We Can Assist the Private Sector with:

- How to Form a CHDO or a CDC
- How to Write Grant Applications and Proposals
- Board and Staff Training/ Organizational Capacity Building
- Strategic and Business Plans
- Best Practices for Operating Manuals
- Project-Level Assistance in Financing, Development, and Asset Management
- Strengthening Partnerships and Joint Ventures
- Preventing and Ending Homelessness
- Accessory Dwelling Units
- Energy Efficient Housing
- Strategies for Changing Markets
- NIMBY issues

SPECIAL PROJECTS

Everything from Needs Analysis to Document Preparation:

- Shared Equity Models
- Lease Purchase Programs
- Housing Element Strategies and Implementation
- Regulatory Reform
- Inclusionary Housing Policies
- Education/Presentations to Advisory Groups and Elected Bodies
- Facilitation of Community Meetings
- Community Land Trusts



learn more



CONTACT

Contact the Florida Housing Coalition: Phone: 850-878-4219
Email: info@flhousing.org | Online: www.FLHousing.org



DISCUSS

Discuss what services would be most helpful for your local government, nonprofit, or developer and financial partners.



PROPOSAL

In return, we will quickly tailor a proposal that meets your needs within your budget.



MEMBERSHIP APPLICATION

PARTNERS FOR BETTER HOUSING

Your Partners for Better Housing membership supports the Florida Housing Coalition's work by making tax deductible donation of \$500 or more. Membership benefits include:

- Complimentary conference registration (Patron Level or higher only, quantity indicated)
- Unlimited membership-rate conference registrations
- ☐ \$20,000 Platinum Sponsor (20 Comps)
- ☐ \$10,000 Gold Sponsor (10 Comps)
- ☐ \$5,000 Sponsor (6 Comps)
- Complimentary job vacancy posting service on the Coalition's website
- Access to the Coalition's e-newsletter, Member Update
- ☐ \$2,500 Co-Sponsor (3 Comps)
- ☐ \$1,000 Patron (1 Comp)
- ☐ \$500 Contributor

ADDITIONAL BENEFITS FOR PLATINUM, GOLD & SPONSOR LEVELS

- Subscriptions to Housing News Network Journal (up to 20)
- Logo displayed in all conference-related publications, on the Coalition's website and in each triennial issue of the Housing News Network Journal
- Complimentary booth at conference expo (if reserved by July 31)
- Reserved table for Keynote speeches (Platinum and Gold only)

ADDITIONAL BENEFITS FOR CO-SPONSOR, PATRON & CONTRIBUTOR LEVELS

- Subscriptions to Housing News Network Journal (up to 8)
- Name displayed in all conference-related publications, on the Coalition's website
- Co-Sponsor and Patron Partners included in each triennial issue of the Housing News Network Journal

BASIC MEMBERSHIP

Basic membership is for anyone who wishes to subscribe to Housing News Network, post job vacancy announcements free on the Coalition's website and receive membership-rate conference registrations. An individual member receives one subscription and one member-rate registration. Organizational members receive up to five subscriptions and five member-rate registrations. All memberships are on a unified membership cycle, memberships are due on July 1 and expire on June 30 of each year. (Please indicate additional names, addresses and phone numbers on an attached sheet.)

- ☐ \$25 Student
- ☐ \$75 Individual
- ☐ \$150 Nonprofit Organization
- ☐ \$200 Government Agencies
- ☐ \$250 Private Organizations

Authorized Representative (Please Print or Type:)

Name: _____ Title: _____

Organization: _____ Signature: _____

Mailing Address: _____

City: _____ State: _____ ZIP: _____ County: _____

Phone: _____ FAX: _____ Email: _____

Make checks payable to The Florida Housing Coalition • 1367 E. Lafayette Street, Suite C, Tallahassee, FL 32301 • Phone: (850) 878-4219 • FAX: (850) 942-6312 The Florida Housing Coalition is a 501 (c) (3) organization. One hundred percent of your tax deductible contribution goes to the Florida Housing Coalition, Inc. No portion is retained by a solicitor. Registration number SC09899, Federal ID# 59-2235835.

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FLORIDA HOUSING COALITION

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